

Attachment 3

Attachment 3(a)

CalPERS LTC Program
Summary of Proposed Increases and Corresponding Monthly Premium Increases
Without Socialization by Issue-Age
LTC-1 Policies @ \$130 Maximum Daily Benefit

Sample Issue Age:	50	55	60	65	70	75
Proposed Increase						
Partnership 1 Year	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Partnership 2 Year	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
Comprehensive 3 Year, Inflation	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
Comprehensive 3 Year, No Inflation	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Comprehensive Lifetime, Inflation	39.0%	39.0%	39.0%	39.0%	39.0%	39.0%
Comprehensive Lifetime, No Inflation	39.0%	39.0%	39.0%	39.0%	39.0%	39.0%
Facilities Only 3 Year, Inflation	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
Facilities Only 3 Year, No Inflation	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Facilities Only Lifetime, Inflation	39.0%	39.0%	39.0%	39.0%	39.0%	39.0%
Facilities Only Lifetime, No Inflation	39.0%	39.0%	39.0%	39.0%	39.0%	39.0%
Monthly Premium Difference (Increased - Current)						
Partnership 1 Year	\$ 2	\$ 3	\$ 4	\$ 5	\$ 7	\$ 9
Partnership 2 Year	\$ 12	\$ 15	\$ 19	\$ 25	\$ 34	\$ 47
Comprehensive 3 Year, Inflation	\$ 13	\$ 16	\$ 20	\$ 26	\$ 35	\$ 49
Comprehensive 3 Year, No Inflation	\$ 1	\$ 2	\$ 3	\$ 4	\$ 6	\$ 10
Comprehensive Lifetime, Inflation	\$ 41	\$ 53	\$ 67	\$ 87	\$ 116	\$ 158
Comprehensive Lifetime, No Inflation	\$ 15	\$ 20	\$ 29	\$ 43	\$ 68	\$ 108
Facilities Only 3 Year, Inflation	\$ 9	\$ 12	\$ 15	\$ 20	\$ 26	\$ 34
Facilities Only 3 Year, No Inflation	\$ 1	\$ 1	\$ 2	\$ 3	\$ 4	\$ 6
Facilities Only Lifetime, Inflation	\$ 27	\$ 34	\$ 45	\$ 60	\$ 77	\$ 100
Facilities Only Lifetime, No Inflation	\$ 11	\$ 14	\$ 19	\$ 27	\$ 39	\$ 58

Attachment 3(a)

CalPERS LTC Program
Summary of Proposed Increases and Corresponding Monthly Premium Increases
Without Socialization by Issue-Age
LTC-2 Policies @ \$130 Maximum Daily Benefit

Sample Issue Age:	50	55	60	65	70	75
Proposed Increase						
Partnership 1 Year	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Partnership 2 Year	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
Comprehensive 3 Year, Inflation	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
Comprehensive 3 Year, No Inflation	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Comprehensive Lifetime, Inflation	39.0%	39.0%	39.0%	39.0%	39.0%	39.0%
Comprehensive Lifetime, No Inflation	39.0%	39.0%	39.0%	39.0%	39.0%	39.0%
Facilities Only 3 Year, Inflation	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
Facilities Only 3 Year, No Inflation	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Facilities Only Lifetime, Inflation	39.0%	39.0%	39.0%	39.0%	39.0%	39.0%
Facilities Only Lifetime, No Inflation	39.0%	39.0%	39.0%	39.0%	39.0%	39.0%
Monthly Premium Difference (Increased - Current)						
Partnership 1 Year	\$ 3	\$ 3	\$ 4	\$ 5	\$ 7	\$ 10
Partnership 2 Year	\$ 12	\$ 16	\$ 20	\$ 27	\$ 37	\$ 51
Comprehensive 3 Year, Inflation	\$ 14	\$ 17	\$ 22	\$ 28	\$ 39	\$ 53
Comprehensive 3 Year, No Inflation	\$ 2	\$ 2	\$ 3	\$ 4	\$ 7	\$ 11
Comprehensive Lifetime, Inflation	\$ 45	\$ 59	\$ 74	\$ 98	\$ 132	\$ 181
Comprehensive Lifetime, No Inflation	\$ 15	\$ 21	\$ 30	\$ 47	\$ 76	\$ 121
Facilities Only 3 Year, Inflation	\$ 11	\$ 13	\$ 18	\$ 23	\$ 31	\$ 40
Facilities Only 3 Year, No Inflation	\$ 1	\$ 2	\$ 2	\$ 3	\$ 5	\$ 7
Facilities Only Lifetime, Inflation	\$ 31	\$ 40	\$ 54	\$ 71	\$ 93	\$ 119
Facilities Only Lifetime, No Inflation	\$ 11	\$ 15	\$ 21	\$ 31	\$ 46	\$ 67

Attachment 3(b)

CalPERS LTC Program
Summary of Proposed Increases and Corresponding Monthly Premium Increases
Without Socialization by Issue-Age
LTC-1 Policies @ \$130 Maximum Daily Benefit

Sample Issue Age:	50	55	60	65	70	75
Proposed Increase						
Partnership 1 Year	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
Partnership 2 Year	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
Comprehensive 3 Year, Inflation	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
Comprehensive 3 Year, No Inflation	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
Comprehensive Lifetime, Inflation	41.5%	41.5%	41.5%	41.5%	41.5%	41.5%
Comprehensive Lifetime, No Inflation	41.5%	41.5%	41.5%	41.5%	41.5%	41.5%
Facilities Only 3 Year, Inflation	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
Facilities Only 3 Year, No Inflation	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
Facilities Only Lifetime, Inflation	41.5%	41.5%	41.5%	41.5%	41.5%	41.5%
Facilities Only Lifetime, No Inflation	41.5%	41.5%	41.5%	41.5%	41.5%	41.5%
Monthly Premium Difference (Increased - Current)						
Partnership 1 Year	\$ 3	\$ 3	\$ 4	\$ 5	\$ 7	\$ 10
Partnership 2 Year	\$ 13	\$ 16	\$ 20	\$ 27	\$ 36	\$ 50
Comprehensive 3 Year, Inflation	\$ 14	\$ 17	\$ 22	\$ 28	\$ 37	\$ 52
Comprehensive 3 Year, No Inflation	\$ 2	\$ 2	\$ 3	\$ 4	\$ 7	\$ 10
Comprehensive Lifetime, Inflation	\$ 43	\$ 56	\$ 72	\$ 92	\$ 123	\$ 168
Comprehensive Lifetime, No Inflation	\$ 16	\$ 21	\$ 31	\$ 46	\$ 73	\$ 115
Facilities Only 3 Year, Inflation	\$ 10	\$ 12	\$ 16	\$ 21	\$ 28	\$ 36
Facilities Only 3 Year, No Inflation	\$ 1	\$ 1	\$ 2	\$ 3	\$ 4	\$ 6
Facilities Only Lifetime, Inflation	\$ 29	\$ 37	\$ 48	\$ 64	\$ 82	\$ 107
Facilities Only Lifetime, No Inflation	\$ 11	\$ 15	\$ 20	\$ 29	\$ 42	\$ 62

Attachment 3(b)

CalPERS LTC Program
Summary of Proposed Increases and Corresponding Monthly Premium Increases
Without Socialization by Issue-Age
LTC-2 Policies @ \$130 Maximum Daily Benefit

Sample Issue Age:	50	55	60	65	70	75
Proposed Increase						
Partnership 1 Year	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
Partnership 2 Year	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
Comprehensive 3 Year, Inflation	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
Comprehensive 3 Year, No Inflation	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
Comprehensive Lifetime, Inflation	41.5%	41.5%	41.5%	41.5%	41.5%	41.5%
Comprehensive Lifetime, No Inflation	41.5%	41.5%	41.5%	41.5%	41.5%	41.5%
Facilities Only 3 Year, Inflation	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
Facilities Only 3 Year, No Inflation	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
Facilities Only Lifetime, Inflation	41.5%	41.5%	41.5%	41.5%	41.5%	41.5%
Facilities Only Lifetime, No Inflation	41.5%	41.5%	41.5%	41.5%	41.5%	41.5%
Monthly Premium Difference (Increased - Current)						
Partnership 1 Year	\$ 3	\$ 3	\$ 4	\$ 6	\$ 8	\$ 10
Partnership 2 Year	\$ 13	\$ 17	\$ 22	\$ 29	\$ 39	\$ 54
Comprehensive 3 Year, Inflation	\$ 15	\$ 19	\$ 23	\$ 30	\$ 41	\$ 57
Comprehensive 3 Year, No Inflation	\$ 2	\$ 2	\$ 3	\$ 5	\$ 7	\$ 11
Comprehensive Lifetime, Inflation	\$ 48	\$ 62	\$ 79	\$ 104	\$ 140	\$ 192
Comprehensive Lifetime, No Inflation	\$ 16	\$ 22	\$ 32	\$ 50	\$ 81	\$ 128
Facilities Only 3 Year, Inflation	\$ 11	\$ 14	\$ 19	\$ 25	\$ 33	\$ 43
Facilities Only 3 Year, No Inflation	\$ 1	\$ 2	\$ 2	\$ 3	\$ 5	\$ 7
Facilities Only Lifetime, Inflation	\$ 33	\$ 43	\$ 57	\$ 76	\$ 99	\$ 127
Facilities Only Lifetime, No Inflation	\$ 12	\$ 16	\$ 22	\$ 33	\$ 49	\$ 72

Attachment 4

Attachment 4(a)

CalPERS LTC Program Summary of Proposed Increases and Corresponding Monthly Premium Increases Without Socialization by Issue-Age LTC-1 Policies @ \$130 Maximum Daily Benefit

Sample Issue Age:	50	55	60	65	70	75
Proposed Increase						
Partnership 1 Year	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Partnership 2 Year	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
Comprehensive 3 Year, Inflation	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
Comprehensive 3 Year, No Inflation	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Comprehensive Lifetime, Inflation	47.1%	42.4%	37.6%	37.6%	32.9%	28.2%
Comprehensive Lifetime, No Inflation	47.1%	42.4%	37.6%	37.6%	32.9%	28.2%
Facilities Only 3 Year, Inflation	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
Facilities Only 3 Year, No Inflation	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Facilities Only Lifetime, Inflation	47.1%	42.4%	37.6%	37.6%	32.9%	28.2%
Facilities Only Lifetime, No Inflation	47.1%	42.4%	37.6%	37.6%	32.9%	28.2%
Monthly Premium Difference (Increased - Current)						
Partnership 1 Year	\$ 2	\$ 3	\$ 4	\$ 5	\$ 7	\$ 9
Partnership 2 Year	\$ 12	\$ 15	\$ 19	\$ 25	\$ 34	\$ 47
Comprehensive 3 Year, Inflation	\$ 13	\$ 16	\$ 20	\$ 26	\$ 35	\$ 49
Comprehensive 3 Year, No Inflation	\$ 1	\$ 2	\$ 3	\$ 4	\$ 6	\$ 10
Comprehensive Lifetime, Inflation	\$ 49	\$ 57	\$ 65	\$ 84	\$ 98	\$ 115
Comprehensive Lifetime, No Inflation	\$ 18	\$ 22	\$ 28	\$ 42	\$ 58	\$ 78
Facilities Only 3 Year, Inflation	\$ 9	\$ 12	\$ 15	\$ 20	\$ 26	\$ 34
Facilities Only 3 Year, No Inflation	\$ 1	\$ 1	\$ 2	\$ 3	\$ 4	\$ 6
Facilities Only Lifetime, Inflation	\$ 32	\$ 37	\$ 44	\$ 58	\$ 65	\$ 73
Facilities Only Lifetime, No Inflation	\$ 13	\$ 15	\$ 18	\$ 26	\$ 33	\$ 42

Attachment 4(a)

CalPERS LTC Program Summary of Proposed Increases and Corresponding Monthly Premium Increases Without Socialization by Issue-Age LTC-2 Policies @ \$130 Maximum Daily Benefit

Sample Issue Age:	50	55	60	65	70	75
Proposed Increase						
Partnership 1 Year	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Partnership 2 Year	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
Comprehensive 3 Year, Inflation	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
Comprehensive 3 Year, No Inflation	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Comprehensive Lifetime, Inflation	47.1%	42.4%	37.6%	37.6%	32.9%	28.2%
Comprehensive Lifetime, No Inflation	47.1%	42.4%	37.6%	37.6%	32.9%	28.2%
Facilities Only 3 Year, Inflation	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
Facilities Only 3 Year, No Inflation	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Facilities Only Lifetime, Inflation	47.1%	42.4%	37.6%	37.6%	32.9%	28.2%
Facilities Only Lifetime, No Inflation	47.1%	42.4%	37.6%	37.6%	32.9%	28.2%
Monthly Premium Difference (Increased - Current)						
Partnership 1 Year	\$ 3	\$ 3	\$ 4	\$ 5	\$ 7	\$ 10
Partnership 2 Year	\$ 12	\$ 16	\$ 20	\$ 27	\$ 37	\$ 51
Comprehensive 3 Year, Inflation	\$ 14	\$ 17	\$ 22	\$ 28	\$ 39	\$ 53
Comprehensive 3 Year, No Inflation	\$ 2	\$ 2	\$ 3	\$ 4	\$ 7	\$ 11
Comprehensive Lifetime, Inflation	\$ 55	\$ 64	\$ 72	\$ 94	\$ 111	\$ 131
Comprehensive Lifetime, No Inflation	\$ 18	\$ 23	\$ 29	\$ 46	\$ 64	\$ 87
Facilities Only 3 Year, Inflation	\$ 11	\$ 13	\$ 18	\$ 23	\$ 31	\$ 40
Facilities Only 3 Year, No Inflation	\$ 1	\$ 2	\$ 2	\$ 3	\$ 5	\$ 7
Facilities Only Lifetime, Inflation	\$ 38	\$ 44	\$ 52	\$ 69	\$ 78	\$ 86
Facilities Only Lifetime, No Inflation	\$ 13	\$ 16	\$ 20	\$ 30	\$ 39	\$ 49

Attachment 4(b)

CalPERS LTC Program Summary of Proposed Increases and Corresponding Monthly Premium Increases Without Socialization by Issue-Age LTC-1 Policies @ \$130 Maximum Daily Benefit

Sample Issue Age:	50	55	60	65	70	75
Proposed Increase						
Partnership 1 Year	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
Partnership 2 Year	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
Comprehensive 3 Year, Inflation	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
Comprehensive 3 Year, No Inflation	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
Comprehensive Lifetime, Inflation	50.0%	45.0%	40.0%	40.0%	35.0%	30.0%
Comprehensive Lifetime, No Inflation	50.0%	45.0%	40.0%	40.0%	35.0%	30.0%
Facilities Only 3 Year, Inflation	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
Facilities Only 3 Year, No Inflation	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
Facilities Only Lifetime, Inflation	50.0%	45.0%	40.0%	40.0%	35.0%	30.0%
Facilities Only Lifetime, No Inflation	50.0%	45.0%	40.0%	40.0%	35.0%	30.0%
Monthly Premium Difference (Increased - Current)						
Partnership 1 Year	\$ 3	\$ 3	\$ 4	\$ 5	\$ 7	\$ 10
Partnership 2 Year	\$ 13	\$ 16	\$ 20	\$ 27	\$ 36	\$ 50
Comprehensive 3 Year, Inflation	\$ 14	\$ 17	\$ 22	\$ 28	\$ 37	\$ 52
Comprehensive 3 Year, No Inflation	\$ 2	\$ 2	\$ 3	\$ 4	\$ 7	\$ 10
Comprehensive Lifetime, Inflation	\$ 52	\$ 61	\$ 69	\$ 89	\$ 104	\$ 122
Comprehensive Lifetime, No Inflation	\$ 19	\$ 23	\$ 30	\$ 45	\$ 61	\$ 83
Facilities Only 3 Year, Inflation	\$ 10	\$ 12	\$ 16	\$ 21	\$ 28	\$ 36
Facilities Only 3 Year, No Inflation	\$ 1	\$ 1	\$ 2	\$ 3	\$ 4	\$ 6
Facilities Only Lifetime, Inflation	\$ 34	\$ 40	\$ 46	\$ 61	\$ 69	\$ 77
Facilities Only Lifetime, No Inflation	\$ 14	\$ 16	\$ 19	\$ 28	\$ 35	\$ 45

Attachment 4(b)

CalPERS LTC Program
Summary of Proposed Increases and Corresponding Monthly Premium Increases
Without Socialization by Issue-Age
LTC-2 Policies @ \$130 Maximum Daily Benefit

Sample Issue Age:	50	55	60	65	70	75
Proposed Increase						
Partnership 1 Year	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
Partnership 2 Year	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
Comprehensive 3 Year, Inflation	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
Comprehensive 3 Year, No Inflation	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
Comprehensive Lifetime, Inflation	50.0%	45.0%	40.0%	40.0%	35.0%	30.0%
Comprehensive Lifetime, No Inflation	50.0%	45.0%	40.0%	40.0%	35.0%	30.0%
Facilities Only 3 Year, Inflation	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
Facilities Only 3 Year, No Inflation	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
Facilities Only Lifetime, Inflation	50.0%	45.0%	40.0%	40.0%	35.0%	30.0%
Facilities Only Lifetime, No Inflation	50.0%	45.0%	40.0%	40.0%	35.0%	30.0%
Monthly Premium Difference (Increased - Current)						
Partnership 1 Year	\$ 3	\$ 3	\$ 4	\$ 6	\$ 8	\$ 10
Partnership 2 Year	\$ 13	\$ 17	\$ 22	\$ 29	\$ 39	\$ 54
Comprehensive 3 Year, Inflation	\$ 15	\$ 19	\$ 23	\$ 30	\$ 41	\$ 57
Comprehensive 3 Year, No Inflation	\$ 2	\$ 2	\$ 3	\$ 5	\$ 7	\$ 11
Comprehensive Lifetime, Inflation	\$ 58	\$ 68	\$ 76	\$ 100	\$ 118	\$ 139
Comprehensive Lifetime, No Inflation	\$ 20	\$ 24	\$ 31	\$ 48	\$ 68	\$ 93
Facilities Only 3 Year, Inflation	\$ 11	\$ 14	\$ 19	\$ 25	\$ 33	\$ 43
Facilities Only 3 Year, No Inflation	\$ 1	\$ 2	\$ 2	\$ 3	\$ 5	\$ 7
Facilities Only Lifetime, Inflation	\$ 40	\$ 46	\$ 55	\$ 73	\$ 83	\$ 92
Facilities Only Lifetime, No Inflation	\$ 14	\$ 17	\$ 21	\$ 32	\$ 41	\$ 52